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Attorney's Docket No. 06042-0

As a below named inventor, I, Dominic John Morea, hereby dealine that my residence, post office address and citizenship are as stated below next to my name. I believe I am an original, first and point inventors the subject matter which is claimed and for which a patent is sought on the invention entitled METHOD INDICENTEM FOR PROVIDING PERSONAL MERCHANT ACCOUNTS TO INTERNET CONSUMERS the specification of which:

	is attached hereto.		_
X	was filed on December 30, 1999,	as Application No.	09/476,384

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. I do not know and do not believe that the same was ever known or used by others in the United States of America before my or our invention thereof, or patented or described in any printed publication in any country before my or our invention thereof or more than one year prior to the date of this application. I further state that the invention was not in public use or on sale in the United States of America more than one year prior to the date of this application. I understand that I have a duty of candor and good faith toward the Patent and Trademark Office, and I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, §1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, §119 (a)-(d) of the foreign application(s) for patent or inventor's certificate listed below, and have also identified below any foreign application for patent or inventor's certificate disclosing subject matter in common with the above-identified specification and having a filing date before that of the application on which priority is claimed:

Application No.	Country	Filing Date	Priority Claimed Under 35 USC §119		
N/A			Yes	No	
I hereby claim the benefit und below:	ler Title 35, Uni	ted States Code, § 119	9(e) of any United States	provisional a	application(s) listed
N/A (Application No.)	(Fili	ng Date)	(Application No.)		(Filing Date)
I hereby claim the benefit under the subject matter disclosed ar manner provided by the first information as defined in Title application and the national or	nd claimed in the paragraph of Ti 37, Code of Feder	present application is tle 35, United States eral Regulations, §1.56	not disclosed in the prior Code §112, I acknowledge which became available be	United States e the duty to	application in the disclose material
Application Serial No.	Filing D	<u>Pate</u>	Status: patented, pendin	g, abandoned	
N/A_					

I further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statement were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patents issuing thereon.

POWER OF ATTORNEY: The following attorneys are hereby appointed to prosecute this application and transact all business in the Patent and Trademark Office connected therewith: Anthony B. Askew - 24,154; Roger T. Frost - 22,176; Jeffrey E. Young - 28,490; Robert E. Richards - 29,105; John R. Harris - 30,388; Stephen M. Schaetzel -31,418; Larry A. Roberts - 31,871; Gregory T. Gronholm -32,415; Dale Lischer - 28,438; Peter G. Pappas - 33,205; James Dean Johnson - 31,771; Daniel J. Warren - 34,272; Leona G. Young - 37,266; Jamie L. Greene-32,467; Holmes J. Hawkins III - 38,913; Mary Anthony Merchant - 39,771; William L. Warren - 36,714; Brenda Ozaki Holmes - 40,339; James D. Withers - 40,376; Kimberly J. Prior - 41,483; Theodore M. Green - 41,801; Christopher J. Leonard - 41,940; Christos S. Kyriakou - 42,776; John K. McDonald - 42,860; Michael S. Pavento - 42,985; Suzanne Seavello Shope -37,933; M. Scott Boone - 42,341; Sima Singadia Kulkarni - 43,732; A. Shane Nichols - 43,836; Christopher J. Chan - 44,070; Collen A. Beard - 38,824; John M. Briski - 44,562; Lisa C. Elsevier - 44,669; S. Craig Hemenway - 44,759; Paul E. Knowlton - 44,842; Cheryl L. Huseman - P45,392; Adam Avrunin - P45,457; Shelby B. Grier - P45,785; Vaibhav P. Kadaba - P45,865

Send correspondence to: JONES & ASKEW, LLP

Direct telephone calls at (404) 949-2400

2400 Monarch Tower, 3424 Peachtree Road, N.E.

Atlanta, GA 30326

Adam Avrunin

Citizenship: United States of America
Date: 3/6/00
Massapequa Park, NY 11762

Attorney's Docket No. 06042-0180

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below next to my name. I belia a patent is sought on the MERCHANT ACCOUNTS  is attached	eve I am an origined invention entiting TO INTERNE and hereto.	al, second and joint in the led METHOD Al		ich is claimed and for which
amended by any amendment re in the United States of Ameri country before my or our inve- invention was not in public use I understand that I have a duty	ferred to above. It is called to above. It is called to ention thereof or rection on sale in the standard and go of candor and go	do not know and do not invention thereof, more than one year p United States of Ame and faith toward the I	the above-identified specification of believe that the same was even or patented or described in any rior to the date of this applicatorica more than one year prior to the date of this application in accordance with	ver known or used by others y printed publication in any tion. I further state that the the date of this application. In d I acknowledge the duty to
inventor's certificate listed be	low, and have als	so identified below a	Code, §119 (a)-(d) of the foreign application for pate attion and having a filing date be	ent or inventor's certificate
Application No.	Country	Filing Date	Priority Claimed I	<u>Under 35 USC §119</u>
N/A			Yes	No
I hereby claim the benefit und below:	er Title 35, Unite	d States Code, § 11	9(e) of any United States prov	visional application(s) listed
N/A		· · · · · · · · · · · · · · · · · · ·		
(Application No.)	(Filing	g Date)	(Application No.)	(Filing Date)
the subject matter disclosed ar manner provided by the first	nd claimed in the paragraph of Title 37, Code of Feder	present application is le 35, United States ral Regulations, §1.56	any United States application(s) not disclosed in the prior Unit Code §112, I acknowledge the which became available betwee plication:	ted States application in the e duty to disclose material
Application Serial No.	Filing Da	<u>ite</u>	Status: patented, pending, al	<u>pandoned</u>
I further declare that all statem belief are believed to be true; a like so made are punishable by such willful false statements m  POWER OF ATTORNEY: The for Patent and Trademark Office con Robert E. Richards - 29,105; Joh 32,415; Dale Lischer - 28,438; P 37,266; Jamie L. Greene-32,467; Brenda Ozaki Holmes - 40,339; Leonard - 41,940; Christos S. Ky 37,933; M. Scott Boone - 42,341; Beard - 38,824; John M. Briski - Huseman - P45,392; Adam Avru Send correspondence to: JONI	and further that these fine or imprison that it is a peopardize the sollowing attorneys the fine of th	se statement were made ment, or both, under S validity of the applica are hereby appointed Anthony B. Askew - 2 (8; Stephen M. Schaetze (3,205; James Dean Joh kins III - 38,913; Mary - 40,376; Kimberly J. John K. McDonald - 42, (ulkarni - 43,732; A. St sevier - 44,669; S. Crai elby B. Grier – P45,785	Direct telephone calls at	Iful false statements and the United States Code, and that eon.  I transact all business in the Jeffrey E. Young - 28,490; ,871; Gregory T. Gronholm - n - 34,272; Leona G. Young - William L. Warren - 36,714; reen - 41,801; Christopher J. 35; Suzanne Seavello Shope - tr J. Chan - 44,070; Collen A. Knowlton - 44,842; Cheryl L.
Full name of third inventor	or: John Dunca	n	Citizenship: Unite	ed States of America
Inventor's signature			Date:	
1 de Prince				

Residence and Post Office Address: 78 Locust Lane, Eatons Neck, NY 11768



As a below named inventor, I, Matt Golub, hereby declare that my residence, post office address and citizenship are as stated below name. I believe I am an original, third and ioint inventor of the subject matter which is claimed and for which a patent Т

is sought on the invention er ACCOUNTS TO INTERNI	ntitled METHO	D AND SYSTEM	1 FOR PROVIDING P	PERSONAL MERCHANT
is attache	d hereto.			
was filed	on December 30,	, 1999, as Application	No. 09/476,384.	
in the United States of America	erred to above. It is a before my or notion thereof or or on sale in the of candor and g	I do not know and do nour invention thereof more than one year per United States of American faith toward the	not believe that the same was, or patented or described in a prior to the date of this applierica more than one year prior Patent and Trademark Office,	ever known or used by others any printed publication in any cation. I further state that the to the date of this application, and I acknowledge the duty to
I hereby claim foreign priority inventor's certificate listed bel disclosing subject matter in con on which priority is claimed:	ow, and have a	lso identified below	any foreign application for p	patent or inventor's certificate
Application No.	Country	Filing Date	Priority Claime	d Under 35 USC §119
N/A			Yes	No
I hereby claim the benefit undo below:	er Title 35, Unit	ted States Code, § 1	19(e) of any United States p	rovisional application(s) listed
N/A	Ε	ng Date)	(Application No.)	(Filing Date)
(Application No.)	(Fills	ng Date)	(Application No.)	(Fining Date)
I hereby claim the benefit under the subject matter disclosed and manner provided by the first information as defined in Title application and the national or	d claimed in the paragraph of Tit 37, Code of Fede	present application is tle 35, United States eral Regulations, §1.50	s not disclosed in the prior U Code §112, I acknowledge which became available bety	Inited States application in the the duty to disclose material
Application Serial No.	Filing D	<u> Date</u>	Status: patented, pending	, abandoned
N/A				
I further declare that all statemed belief are believed to be true; at like so made are punishable by such willful false statements made and Trademark Office control (1974). The form of the patent and Trademark Office control (1974). The form of	nd further that the fine or imprison ay jeopardize the llowing attorneys nected therewith:  n R. Harris - 30,3 ter G. Pappas - 3; Holmes J. Haw James D. Withers riakou - 42,776; J; Sima Singadia I 44,562; Lisa C. E	ese statement were mannent, or both, under se validity of the applices are hereby appointed Anthony B. Askew - 288; Stephen M. Schaetz 33,205; James Dean Jockins III - 38,913; Margs - 40,376; Kimberly John K. McDonald - 42 Kulkarni - 43,732; A. Schsevier - 44,669; S. Cra	de with the knowledge that value of the section 1001 of Title 18 of the stion or any patents issuing the to prosecute this application at 24,154; Roger T. Frost - 22,17 del -31,418; Larry A. Roberts - this on - 31,771; Daniel J. Wary Anthony Merchant - 39,771 of Prior - 41,483; Theodore M. 1,860; Michael S. Pavento - 42 hane Nichols - 43,836; Christolig Hemenway - 44,759; Paul E	willful false statements and the e United States Code, and that ereon.  and transact all business in the 76; Jeffrey E. Young - 28,490; 31,871; Gregory T. Gronholm - 41,871; Gregory T. Gronholm - 41,801; Leona G. Young - William L. Warren - 36,714; Green - 41,801; Christopher J. ,985; Suzanne Seavello Shope - 41,801; Chan - 44,070; Collen A. Knowlton - 44,842; Cheryl L.
		, LLP 3424 Peachtree Road,	Direct telephone calls N.E.  Adam A	
	_			
Full name of third invento Inventor's signature	1. Mail Goldo	0	Date:	nited States of America
	Half	97	3.3-	00
Residence and Post Office	Address: 423	4 Harrogate Drive.	Atlanta, Georgia 30327	

Attorney's Docket No. 0604

DECLARATION AND I	OWER OF ALL	IORNEI	Attorne	sy 5 Docket 110. 00042-0100
below next to my name. I be a patent is sought on to MERCHANT ACCOUNT is attached in the second of t	elieve I am an origi he invention enti FS TO INTERN ched hereto.	nal, fourth and joint invited METHOD AN	ventor of the subject matter ID SYSTEM FOR Pose specification of which:	ess and citizenship are as stated which is claimed and for which PROVIDING PERSONAL
I hereby state that I have reamended by any amendment in the United States of Amecountry before my or our ir invention was not in public of I understand that I have a d	referred to above. It erica before my or evention thereof or use or on sale in the cuty of candor and g	at tand the contents of to do not know and do not our invention thereof, more than one year produced States of Americal faith toward the Proceedings of the Procedure of the Pro	the above-identified specific of believe that the same was or patented or described in ior to the date of this appli- ica more than one year prior atent and Trademark Office,	ation, including the claims, as ever known or used by others any printed publication in any cation. I further state that the rest to the date of this application and I acknowledge the duty to the title 37, Code of Federa
I hereby claim foreign priori inventor's certificate listed	below, and have a common with the ab	lso identified below as	ny foreign application for	eign application(s) for patent o patent or inventor's certificate e before that of the application
Application No.	Country	Filing Date	Priority Claime	ed Under 35 USC §119
<u>N/A</u>		· · · · · · · · · · · · · · · · · · ·	Yes	No
below:	nder Title 35, Unit	ted States Code, § 119	P(e) of any United States p	provisional application(s) listed
N/A (Application No.)	(Fili	ng Date)	(Application No.)	(Filing Date)
the subject matter disclosed manner provided by the fir	and claimed in the st paragraph of Tit le 37, Code of Fede	present application is tle 35, United States ( eral Regulations, §1.56	not disclosed in the prior U Code §112, I acknowledge which became available bet	n(s) listed below and, insofar a Jnited States application in the the duty to disclose materia ween the filing date of the prio
Application Serial No.	Filing D	<u>Date</u>	Status: patented, pending	, abandoned
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Patent and Trademark Office of Robert E. Richards - 29,105; J 32,415; Dale Lischer - 28,438 37,266; Jamie L. Greene-32,6 Brenda Ozaki Holmes - 40,33 Leonard - 41,940; Christos S. 37,933; M. Scott Boone - 42,3	connected therewith: ohn R. Harris - 30,3 peter G. Pappas - 3 l67; Holmes J. Haw p; James D. Withers Kyriakou - 42,776; J li Sima Singadia I i - 44,562; Lisa C. E	Anthony B. Askew - 24 88; Stephen M. Schaetze 3,205; James Dean John kins III - 38,913; Mary 5 - 40,376; Kimberly J. John K. McDonald - 42,8 Kulkarni - 43,732; A. Sh Elsevier - 44,669; S. Craig	1,154; Roger T. Frost - 22,1' 1-31,418; Larry A. Roberts - nson - 31,771; Daniel J. Wa Anthony Merchant - 39,771 Prior - 41,483; Theodore M. 360; Michael S. Pavento - 42 ane Nichols - 43,836; Christo g Hemenway - 44,759; Paul I	and transact all business in the 76; Jeffrey E. Young - 28,490 31,871; Gregory T. Gronholm rren - 34,272; Leona G. Young ; William L. Warren - 36,714 Green - 41,801; Christopher J. 2,985; Suzanne Seavello Shope pher J. Chan - 44,070; Collen A. Knowlton - 44,842; Cheryl L. 5
		<b>, LLP</b> 3424 Peachtree Road, N	Direct telephone calls N.E. Adam A	
		7021		
Full name of third inver Inventor's signature	ntor: Cheryl L. K	xay	Date:	nited States of America
1 ("Reust")	Z. Kay		March	13,2000
Residence and Post Offi	ce Address: 🕅 19	Tulip Avenue, Flor	al Park, New York 1100	<u> </u>